

205 Burlington Road • Bedford, MA 01730 • (781) 862-3600

Date: April 12, 2023

Via Certified Mail, Return Receipt Requested and First Class Mail

Dear

I am writing to notify you that an unauthorized acquisition of your personal information occurred on January 31, 2023 and February 6, 2023 at the Edinburg Center ("Edinburg"). While we have no reason to believe that your personal information has been misused for the purpose of committing fraud or identity theft, I am informing you so you may take precautionary measures.

As a general protective measure, I encourage you to remain vigilant against incidents of identity theft and fraud by reviewing your account statements and monitoring your free credit reports for errors and suspicious activity. If you see charges or activity that you did not authorize, you should immediately contact the relevant financial institution or credit bureau reporting the activity. For more information on how you can protect yourself, please read the enclosed document titled "What You Can Do To Protect Your Credit."

To help prevent possible misuse of your personal information, I have arranged for you to enroll, at no cost to you, in an online credit monitoring service of your choice. With your consent, we will set this account up on your behalf and pay for this service for two years.

I truly regret any concern or inconvenience that this incident may cause. Edinburg values and respects the privacy of your information. If you should have any further questions, please do not hesitate to contact me at (781) 761-5110 or by email at pmaguire@edinburgcenter.org.

Sincerely,	
Patti Maguire	
President & Chief Executive Officer	

Enclosures: What You Can Do To Protect Your Credit

What You Can Do To Protect Your Credit

Under Massachusetts law, you have the right to obtain police reports, if any, that may have been filed in regard to this incident. Edinburg is not aware of any police reports that have been filed. If you are the victim of identity theft, you also have the right to file a police report and obtain a copy of it.

You may place a security freeze on your credit reports, free of charge. A security freeze prohibits a credit reporting agency from releasing any information from a consumer's credit report without written authorization. However, please be aware that placing a security freeze on your credit report may delay, interfere with, or prevent the timely approval of any requests you make for new loans, credit, mortgages, employment, housing or other services. Under federal law, you cannot be charged to place, lift, or remove a security freeze.

You should place your request for a security freeze with each of the three major credit reporting agencies: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com). For your convenience, we have included the contact information for these agencies below, and you may reach them via mail, online, or over the telephone.

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348
1-800-349-9960
https://www.equifax.com/personal/credit-report-services/

Experian Security Freeze
P.O. Box 9554
Allen, TX 75013
1-888-397-3742
https://www.experian.com/freeze/center.html

TransUnion Security Freeze
P.O. Box 160
Woodlyn, PA 19094
1-888-909-8872
https://www.transunion.com/credit-freeze

In order to request a security freeze, you will need to provide some or all of the following information to the credit reporting agency, depending on whether you do so by mail, online, or by telephone:

- 1. Your full name (including middle initial as well as Jr., Sr., II, III, etc.);
- 2. Social Security Number;
- 3. Date of birth;
- 4. If you have moved in the past five (5) years, the addresses where you have lived over the prior five years;

- 5. Proof of current address, such as a current utility bill, telephone bill, rental agreement, or deed:
- 6. A legible photocopy of a government issued identification card (state driver's license or ID card, military identification, etc.);
- 7. Social Security Card, pay stub, or W2;
- 8. If you are a victim of identity theft, include a copy of either the police report, investigative report, or complaint to a law enforcement agency concerning identity theft.

The credit reporting agencies have one (1) to three (3) business days after receiving your request to place a security freeze on your credit report, based upon the method of your request. The credit reporting agencies must also send written confirmation to you within five (5) business days and provide you with a unique personal identification number (PIN) or password (or both) that can be used by you to authorize the removal or lifting of the security freeze. It is important to maintain this PIN/password in a secure place, as you will need it to lift or remove the security freeze.

To lift the security freeze in order to allow a specific entity or individual access to your credit report, you must make a request to each of the credit reporting agencies by mail, online, or by telephone (using the contact information above). You must provide proper identification (including name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze, as well as the identities of those entities or individuals you would like to receive your credit report. You may also temporarily lift a security freeze for a specified period of time rather than for a specific entity or individual, using the same contact information above. The credit reporting agencies have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to lift the security freeze for those identified entities or for the specified period of time.

To remove the security freeze, you must make a request to each of the credit reporting agencies by mail, online, or by telephone (using the contact information above). You must provide proper identification (name, address, and social security number) and the PIN number or password provided to you when you placed the security freeze. The credit bureaus have between one (1) hour (for requests made online) and three (3) business days (for requests made by mail) after receiving your request to remove the security freeze.

<u>Credit Reports</u>: In order to determine whether any unauthorized credit was obtained with your personal information, you may obtain a copy of your credit report, free of charge, once every 12 months from each of the three major credit reporting agencies by visiting www.annualcreditreport.com or by call toll free at (877) 322-8228.

<u>Fraud Alerts</u>: You may also request information on how to place a fraud alert by contacting any of the above credit reporting agencies. A fraud alert is intended to alert you if someone attempts to obtain credit in your name without your consent. It is recommended that you remain vigilant for any incidents of fraud or identity theft by reviewing credit card account statements and your credit report for unauthorized activity. You may also contact the Federal Trade Commission ("FTC") to learn more about how to prevent identity theft:

FTC, Consumer Response Center 600 Pennsylvania Ave., NW Washington D.C. 20590 www.ftc.gov/bcp/edu/microsites/idtheft 877-IDTHEFT (438-4338)